



Bank Holding Company Performance Report September 30, 2021—FR BHCPR

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BHC Name [WEBSTER FINANCIAL CORPORATION](#)

City/State [WATERBURY, CT](#)

Bank Holding Company Information

Federal Reserve District: [1](#)

Consolidated Assets (\$000): [35,374,258](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[WEBSTER FINANCIAL CORPORATION](#)

[145 BANK STREET](#)

[WATERBURY, CT 06702](#)

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Summary Ratios

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018																	
Average assets (\$000)	33,797,682			32,015,095			32,215,931			29,081,160			27,107,412																	
Net income (\$000)	297,826			160,577			220,621			382,723			360,418																	
Number of BHCs in peer group	132			130			128			125			118																	
Earnings and Profitability:																														
Percent of Average Assets																														
Net interest income (tax equivalent)	2.70	2.65	51	2.85	2.80	48	2.81	2.77	46	3.37	3.01	65	3.39	3.08	63															
+ Non-interest income	0.91	1.09	48	0.86	1.21	38	0.88	1.21	38	0.97	1.32	41	1.03	1.31	44															
- Overhead expense	2.19	2.21	52	2.25	2.59	36	2.36	2.57	44	2.46	2.69	39	2.61	2.71	48															
- Provision for credit losses	-0.16	-0.12	38	0.58	0.66	43	0.43	0.51	38	0.13	0.15	53	0.15	0.14	65															
+ Securities gains (losses)	0	0.01	23	0	0.03	25	0	0.02	27	0	0.01	45	0	0	50															
+ Other tax equivalent adjustments	0	0	49	0	0	45	0	0	80	0.05	0	95	0	0	45															
= Pretax net operating income (tax equivalent)	1.57	1.76	38	0.88	0.91	42	0.90	1.04	36	1.80	1.56	70	1.66	1.57	58															
Net operating income	1.17	1.34	38	0.67	0.70	40	0.68	0.81	33	1.32	1.19	62	1.33	1.24	59															
Net income	1.17	1.34	38	0.67	0.71	39	0.68	0.82	32	1.32	1.19	62	1.33	1.24	58															
Net income (Subchapter S adjusted)		2.06			1.15			1.18			1.17				1.42															
Percent of Average Earning Assets																														
Interest income (tax equivalent)	2.98	3.12	38	3.41	3.64	30	3.33	3.55	31	4.31	4.41	45	4.18	4.24	47															
Interest expense	0.14	0.26	22	0.40	0.58	29	0.36	0.52	31	0.73	1.08	26	0.58	0.86	26															
Net interest income (tax equivalent)	2.85	2.85	44	3.01	3.05	41	2.96	3.01	40	3.59	3.33	60	3.60	3.38	58															
Losses, Allowance, and Past Due + Nonaccrual																														
Net loan and lease losses / Average loans and leases	0.03	0.12	24	0.22	0.28	53	0.21	0.27	51	0.21	0.21	59	0.16	0.22	52															
Earnings coverage of net loan and lease losses (X)	69.44	26.30	83	9.63	20.97	45	9.27	22.91	41	12.77	24.40	47	16.32	21.75	55															
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.46	1.32	67	1.69	1.58	68	1.66	1.58	64	1.04	0.83	75	1.15	0.90	78															
Allowance for loan and lease losses / Total loans and leases	1.46	1.30	67	1.69	1.55	70	1.66	1.55	66	1.04	0.81	77	1.15	0.89	80															
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.48	0.58	47	0.76	0.71	59	0.79	0.71	62	0.78	0.57	74	0.87	0.61	78															
30-89 days past due loans and leases / Total loans and leases	0.08	0.29	12	0.10	0.37	16	0.15	0.39	19	0.21	0.43	26	0.19	0.44	19															
Liquidity and Funding																														
Net noncore funding dependence	-3.94	-3.31	47	9.87	6.19	65	7.55	3.20	67	15.98	14.45	57	14.66	16.62	50															
Net short-term noncore funding dependence	-6.02	-9.17	54	7.29	-2.71	81	5.42	-4.76	84	12.50	3.38	76	11.97	4.66	73															
Net loans and leases / Total assets	60.19	58.81	53	65.11	63	45	65.26	61.58	55	65.30	63.77	41	66.11	63.98	43															
Capitalization																														
Tier 1 leverage ratio	8.37	9.07	30	8.24	9.05	27	8.32	9.13	27	8.96	9.76	31	9.02	9.71	29															
Holding company equity capital / Total assets	9.57	10.79	30	9.74	11.12	31	9.91	11.16	33	10.54	12.43	28	10.45	12.22	25															
Total equity capital (including minority interest) / Total assets	9.57	10.91	27	9.74	11.24	28	9.91	11.29	31	10.54	12.57	25	10.45	12.27	25															
Common equity tier 1 capital / Total risk-weighted assets	11.77	12.64	40	11.23	12.26	32	11.35	12.38	35	11.56	12.17	44	11.44	12.12	46															
Net loans and leases / Equity capital (X)	6.29	5.47	69	6.68	5.73	74	6.59	5.58	74	6.19	5.21	74	6.33	5.29	73															
Cash dividends / Net income	38.54	27.22	74	71.68	49.74	78	69.46	42.30	87	38.97	33.12	60	34.21	27.31	64															
Cash dividends / Net income (Subchapter S adjusted)		-3.51			10.79			-0.65			-12.02			17.36																
Growth Rates																														
Assets	7.04	9.51	44	10.38	16.67	30	7.28	16.68	21	10.11	9.26	65	4.25	7	46															
Equity capital	5.17	7.52	47	2.13	6.54	31	0.84	6.99	20	11.13	10.49	69	6.83	7.89	62															
Net loans and leases	-1.05	-0.66	56	11.07	12.75	54	7.22	9.07	49	8.75	9.10	64	5.32	7.89	40															
Noncore funding	-50.70	-21.64	11	-25.34	-6.57	25	-41.30	-12.18	16	19.22	6.59	78	8.61	10.67	54															
Parent Company Ratios																														
Short-term debt / Equity capital	0	0.55	39	0	0.92	36	0	0.77	38	0	1.02	36	0	1.14	37															
Long-term debt / Equity capital	14.38	10.65	72	15.27	13.73	67	15.16	13.56	68	14.44	13.04	69	5.15	13.37	44															
Equity investment in subsidiaries / Equity capital	102.71	103.15	51	102.68	103.27	52	103.35	102.81	57	96.08	103.22	12	91.33	103.10	8															
Cash from ops + noncash items + op expense / Op expense + dividends	112.30	155.61	38	22.97	142.45	5	34.51	147.24	3	216.84	190.27	69	212.54	174.91	70															

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	571,406	598,845	787,518	925,085	842,206	-4.58	24.34
Income from lease financing receivables.....	5,617	5,166	7,074	5,449	5,128	8.73	61.78
Fully taxable income on loans and leases.....	571,588	598,116	786,672	925,757	842,187	-4.44	23.88
Tax-exempt income on loans and leases.....	5,435	5,895	7,920	4,777	5,147	-7.80	239.90
Estimated tax benefit on income on loans and leases.....	1,901	2,023	2,723	3,882	1,804	-6.06	86.70
Income on loans and leases (tax equivalent).....	578,924	606,034	797,315	934,416	849,138	-4.47	24.76
Investment interest income (tax equivalent).....	136,853	167,102	215,260	240,260	211,569	-18.10	-11.06
Interest on balances due from depository institutions.....	1,419	221	245	1,205	1,118	542.08	556.94
Interest income on other earning assets.....	910	2,717	3,201	4,963	6,073	-66.51	-78.92
Total interest income (tax equivalent).....	718,106	776,074	1,016,021	1,180,844	1,067,898	-7.47	15.37
Interest on time deposits of \$250K or more	666	4,712	4,846	11,726	13,433	-85.87	
Interest on time deposits < \$250K.....	5,415	23,144	27,610	48,555	28,166	-76.60	
Interest on foreign office deposits	186	569	662	2,414	1,268	-67.31	177.61
Interest on other deposits	9,838	30,821	34,778	66,882	47,539	-68.08	-51.96
Interest on other borrowings and trading liabilities.....	16,412	32,276	42,762	69,889	58,079	-49.15	-58.93
Interest on subordinated debt and mandatory convertible securities	0	0	0	0	0		
Total interest expense.....	32,517	91,522	110,658	199,466	148,485	-64.47	-57.89
Net interest income (tax equivalent).....	685,589	684,552	905,363	981,378	919,413	0.15	25.75
Non-interest income.....	229,783	207,158	283,479	281,362	279,517	10.92	19.51
Adjusted operating income (tax equivalent)	915,372	891,710	1,188,842	1,262,740	1,198,930	2.65	24.12
Overhead expense.....	556,198	540,487	760,881	716,625	706,272	2.91	20.33
Provision for credit losses.....	-40,085	138,750	137,750	37,800	42,000		
Securities gains (losses)	0	8	8	29	0	-100.00	-100.00
Other tax equivalent adjustments	0	0	1	15,220	0		
Pretax net operating income (tax equivalent).....	399,210	212,481	290,220	523,564	450,658	87.88	72.31
Applicable income taxes	93,968	44,235	59,353	103,969	81,215	112.43	29.65
Tax equivalent adjustments	7,416	7,669	10,246	36,872	9,025	-3.30	-23.82
Applicable income taxes (tax equivalent).....	101,384	51,904	69,599	140,841	90,240	95.33	23.32
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	297,826	160,577	220,621	382,723	360,418	85.47	99.26
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	297,826	160,577	220,621	382,723	360,418	85.47	99.26
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	297,826	160,577	220,621	382,723	360,418	85.47	99.26
Investment securities income (tax equivalent).....	136,853	167,102	215,260	240,260	211,569	-18.10	-11.06
US Treasury and agency securities (excluding mortgage-backed securities)	0	0	0	253	106		-100.00
Mortgage-backed securities	114,664	142,767	183,175	194,534	174,393	-19.68	-3.48
All other securities	22,189	24,335	32,085	45,473	37,070	-8.82	-36.72
Cash dividends declared.....	114,788	115,096	153,239	149,161	123,295	-0.27	56.90
Common	108,881	109,190	145,364	141,286	115,442	-0.28	62.30
Preferred.....	5,907	5,906	7,875	7,875	7,853	0.02	-2.72

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.83	2.90	46	3.23	3.35	40	3.15	3.27	39	4.06	4	56	3.94	3.87	58
Less: Interest expense	0.13	0.24	23	0.38	0.54	32	0.34	0.48	32	0.69	0.98	30	0.55	0.79	27
Equals: Net interest income (tax equivalent)	2.70	2.65	51	2.85	2.80	48	2.81	2.77	46	3.37	3.01	65	3.39	3.08	63
Plus: Non-interest income	0.91	1.09	48	0.86	1.21	38	0.88	1.21	38	0.97	1.32	41	1.03	1.31	44
Equals: adjusted operating income (tax equivalent)	3.61	3.80	43	3.71	4.06	34	3.69	4.04	34	4.34	4.41	46	4.42	4.46	48
Less: Overhead expense	2.19	2.21	52	2.25	2.59	36	2.36	2.57	44	2.46	2.69	39	2.61	2.71	48
Less: Provision for credit losses	-0.16	-0.12	38	0.58	0.66	43	0.43	0.51	38	0.13	0.15	53	0.15	0.14	65
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	46	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	24	0	0.03	28	0	0.02	30	0	0.01	46	0	0	50
Plus: other tax equivalent adjustments	0	0	49	0	0	45	0	0	80	0.05	0	95	0	0	45
Equals: Pretax net operating income (tax equivalent)	1.57	1.76	38	0.88	0.91	42	0.90	1.04	36	1.80	1.56	70	1.66	1.57	58
Less: Applicable income taxes (tax equivalent)	0.40	0.41	54	0.22	0.21	50	0.22	0.23	44	0.48	0.36	84	0.33	0.33	49
Less: Minority interest	0	0	41	0	0	43	0	0	42	0	0	36	0	0	36
Equals: Net operating income	1.17	1.34	38	0.67	0.70	40	0.68	0.81	33	1.32	1.19	62	1.33	1.24	59
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	1.17	1.34	38	0.67	0.71	39	0.68	0.82	32	1.32	1.19	62	1.33	1.24	58
Memo: Net income (last four quarters)	1.07	1.30	27	0.79	0.81	45	0.68	0.82	32	1.32	1.19	62	1.33	1.24	58
Net income—BHC and noncontrolling (minority) interest	1.17	1.35	37	0.67	0.72	39	0.68	0.83	32	1.32	1.20	62	1.33	1.25	57
Margin Analysis															
Average earning assets / Average assets	94.99	93.09	73	94.81	92.11	81	94.84	92.32	81	94.12	91.05	81	94.27	91.48	79
Average interest-bearing funds / Average assets	68.91	61.98	78	71.56	64.67	79	71.03	64.06	79	73.83	65.57	80	73.01	65.56	79
Interest income (tax equivalent) / Average earning assets	2.98	3.12	38	3.41	3.64	30	3.33	3.55	31	4.31	4.41	45	4.18	4.24	47
Interest expense / Average earning assets	0.14	0.26	22	0.40	0.58	29	0.36	0.52	31	0.73	1.08	26	0.58	0.86	26
Net interest income (tax equivalent) / Average earning assets	2.85	2.85	44	3.01	3.05	41	2.96	3.01	40	3.59	3.33	60	3.60	3.38	58
Yield or Cost															
Total loans and leases (tax equivalent)	3.59	4.07	25	3.79	4.35	17	3.72	4.27	17	4.86	5.09	40	4.71	4.95	37
Interest-bearing bank balances	0.14	0.13	75	0.22	0.36	22	0.18	0.27	26	0.85	2.04	10	0.74	1.64	5
Federal funds sold and reverse repos	0	0.25	21	0.34	0.75	32	0.26	0.68	32	1.55	2.44	18	1.59	2.17	19
Trading assets	0	0.45	26	0	0.65	23	0	0.60	23	0	0.99	21	0	1.11	19
Total earning assets	2.95	3.09	39	3.38	3.61	30	3.29	3.51	31	4.24	4.36	42	4.14	4.20	47
Investment securities (tax equivalent)	2.07	1.77	74	2.62	2.36	72	2.51	2.25	73	3.09	2.76	80	2.93	2.68	73
US Treasury and agency securities (excluding mortgage-backed securities)	1.23			1.85			1.75			2.70	2.32	77	2.15	2.05	62
Mortgage-backed securities	1.86	1.55	81	2.44	2.17	76	2.33	2.05	76	2.79	2.61	73	2.75	2.50	80
All other securities	3.78	2.85	81	3.82	3.28	76	3.80	3.24	74	5.15	4.06	83	4.06	4.20	63
Interest-bearing deposits	0.10	0.22	21	0.39	0.60	29	0.33	0.53	28	0.69	1.10	21	0.52	0.81	24
Time deposits of \$250K or more	0.26	0.70	9	1.20	1.53	21	0.95	1.42	15	1.87	1.96	38	2.91	1.44	98
Time deposits < \$250K	0.43	0.67	23	1.40	1.47	42	1.29	1.36	43	1.97	1.82	56	1.25	1.29	43
Other domestic deposits	0.07	0.16	22	0.24	0.41	20	0.20	0.36	20	0.44	0.93	13	0.33	0.67	12
Foreign deposits	0.16	0.12	66	0.78	0.48	78	0.59	0.42	71	1.72	1.19	80	1.27	0.97	68
Federal funds purchased and repos	0.57	0.18	90	0.54	0.71	52	0.47	0.62	52	1.78	1.86	48	1.72	1.51	57
Other borrowed funds and trading liabilities	2.60	1.29	90	2.23	1.54	84	2.58	1.50	88	2.69	2.38	67	2.61	2.28	76
All interest-bearing funds	0.19	0.38	18	0.53	0.82	22	0.48	0.74	24	0.93	1.49	19	0.75	1.19	20

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	229,783	207,158	283,479	281,362	279,517
Fiduciary activities income	7,745	6,719	9,182	8,882	8,666
Service charges on deposit accounts - domestic	61,044	62,464	82,673	91,430	89,655
Trading revenue.....	7,387	6,328	8,197	8,773	12,668
Investment banking fees and commissions.....	21,655	17,249	23,576	23,868	23,953
Insurance activities revenue.....	74	153	195	224	224
Venture capital revenue.....	6,098	4	2,467	-256	290
Net servicing fees	306	-494	-764	1,526	848
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	7,192	15,812	20,939	7,998	5,520
Other non-interest income.....	118,282	98,923	137,014	138,917	137,693
Total overhead expenses	556,198	540,487	760,881	716,625	706,272
Personnel expense.....	310,772	305,958	428,964	395,085	379,307
Net occupancy expense.....	103,697	103,960	153,049	134,551	132,444
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	3,395	3,013	4,160	3,847	3,847
Other operating expenses.....	138,334	127,556	174,708	183,142	190,674
Fee income on mutual funds and annuities.....	10,160	9,455	12,512	14,330	15,121
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	2,846	3,321	3,277	3,298	3,265
Average personnel expense per employee.....	109.20	92.13	130.90	119.80	116.17
Average assets per employee.....	11,875.50	9,640.20	9,830.92	8,817.82	8,302.42

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Mutual fund fee income / Non-interest income	4.42	2.14	79	4.56	2.09	80	4.41	2.02	81	5.09	2.72	76	5.41	3.08
Overhead expenses / Net Interest Income + non-interest income	61.26	58.85	58	61.14	62.06	51	64.56	62.28	62	57.74	61.29	39	59.36	60.88
Percent of Average Assets														
Total overhead expense	2.19	2.21	52	2.25	2.59	36	2.36	2.57	44	2.46	2.69	39	2.61	2.71
Personnel expense.....	1.23	1.23	51	1.27	1.30	51	1.33	1.30	54	1.36	1.41	44	1.40	1.44
Net occupancy expense.....	0.41	0.24	95	0.43	0.26	96	0.48	0.26	96	0.46	0.28	95	0.49	0.28
Other operating expenses.....	0.56	0.72	29	0.54	0.95	13	0.56	0.94	13	0.64	0.97	22	0.72	0.97
Overhead less non-interest income	1.29	1.08	65	1.39	1.27	63	1.48	1.25	72	1.50	1.32	59	1.57	1.38
Percent of Adjusted Operating Income (Tax Equivalent)														
Total overhead expense	60.76	58.34	59	60.61	61.60	53	64	61.82	62	56.75	60.64	38	58.91	60.37
Personnel expense.....	33.95	32.89	53	34.31	32.31	60	36.08	32.36	69	31.29	32.39	40	31.64	32.51
Net occupancy expense.....	11.33	6.26	96	11.66	6.55	97	12.87	6.58	96	10.66	6.52	96	11.05	6.48
Other operating expenses.....	15.48	18.68	28	14.64	22.16	13	15.05	22.28	12	14.81	21.20	10	16.22	20.90
Total non-interest income	25.10	28.20	46	23.23	28.52	41	23.84	28.83	43	22.28	29.23	42	23.31	28.50
Fiduciary activities income	0.85	2.27	38	0.75	2.06	38	0.77	2.09	37	0.70	1.97	40	0.72	2.14
Service charges on domestic deposit accounts	6.67	3.25	93	7	3.23	93	6.95	3.27	93	7.24	3.88	92	7.48	4.15
Trading revenue.....	0.81	0.68	71	0.71	1.37	61	0.69	1.28	61	0.69	1.18	58	1.06	0.85
Investment banking fees and commissions.....	2.37	2.46	65	1.93	2.59	57	1.98	2.46	59	1.89	3.54	51	2	3.42
Insurance activities revenue.....	0.01	0.38	31	0.02	0.41	35	0.02	0.41	35	0.02	0.47	36	0.02	0.47
Venture capital revenue.....	0.67	0.03	93	0	0	87	0.21	0.01	92	-0.02	0.02	0	0.02	0.02
Net servicing fees	0.03	0.56	29	-0.06	-0.04	28	-0.06	0.01	25	0.12	0.28	52	0.07	0.65
Net securitization income	0	0.01	43	0	0	46	0	0	45	0	0.01	44	0	0.01
Net gain (loss) - sales of loans, OREO, and other assets	0.79	3.64	28	1.77	3.74	45	1.76	3.92	44	0.63	1.86	31	0.46	1.61
Other non-interest income.....	12.92	9.39	77	11.09	9.49	69	11.52	9.65	68	11	10.04	68	11.48	9.86
Overhead less non-interest income	35.66	29.67	65	37.38	31.97	66	40.16	31.93	72	34.47	31.06	52	35.59	31.46
Applicable income taxes / Pretax net operating income (tax equivalent).....	23.54	21.49	71	20.82	18.64	61	20.45	18.63	58	19.86	20.56	43	18.02	19.04
Applicable income tax + TE / Pretax net operating income + TE	25.40	23.11	79	24.43	22.16	72	23.98	21.18	72	26.90	23.23	84	20.02	21.56

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Real estate loans	13,361,037	13,194,943	13,009,841	13,093,625	11,714,210	1,26	20.62	
Commercial and industrial loans	7,037,190	7,407,389	7,457,687	5,953,698	5,829,818	-5.00	45.36	
Loans to individuals	96,349	177,465	155,348	219,580	227,524	-45.71	-66.47	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0	0	0	
Agricultural loans	0	0	0	0	0	0	0	
Other loans and leases	1,110,728	1,106,463	1,037,069	808,487	708,456	0.39	129.28	
Less: Unearned income	0	0	0	0	0	0	0	
Loans and leases, net of unearned income	21,605,304	21,886,260	21,659,945	20,075,390	18,480,008	-1.28	29.45	
Less: Allowance for loan and lease losses	314,922	369,811	359,431	209,096	212,353	-14.84	67.58	
Net loans and leases	21,290,382	21,516,449	21,300,514	19,866,294	18,267,655	-1.05	29.02	
Debt securities that reprice or mature in over 1 year	8,945,369	8,576,575	8,330,450	7,767,238	6,929,886	4.30	45.75	
Mutual funds and equity securities	1,323	0	0	0	0	0	0	
Subtotal	30,237,074	30,093,024	29,630,964	27,633,532	25,197,541	0.48	33.56	
Interest-bearing bank balances	2,484,818	116,786	130,947	123,884	198,574	2027.67	2233.71	
Federal funds sold and reverse repos	380	386	385	387	381	-1.55	2.98	
Debt securities that reprice or mature within 1 year	451,616	451,076	564,514	452,513	294,264	0.12	-51.18	
Trading assets	172,580	341,173	291,436	132,697	36,226	-49.42	47.55	
Total earning assets	33,346,468	31,002,445	30,618,246	28,343,013	25,726,986	7.56	40.18	
Non-interest-bearing cash and due from depository institutions	118,961	125,565	132,535	134,614	130,544	-5.26	3.37	
Premises, fixed assets, and leases	209,573	250,535	226,743	270,413	124,850	-16.35	52.90	
Other real estate owned	2,439	4,503	2,134	6,203	6,459	-45.84	-39.96	
Investment in unconsolidated subsidiaries	15,612	13,156	13,232	12,348	16,862	18.67	572.93	
Intangible and other assets	1,681,439	1,652,719	1,647,262	1,656,970	1,624,828	1.74	5.29	
Total assets	35,374,258	33,048,617	32,639,853	30,423,561	27,630,529	7.04	37.94	
Quarterly average assets	34,840,305	32,861,913	32,818,438	30,295,123	27,519,719	6.02	38.04	
Average loans and leases (YTD)	21,491,403	21,295,604	21,411,691	19,227,707	18,047,194	0.92	33.15	
Memoranda								
Loans held-for-sale	24,969	29,018	14,012	36,053	11,869	-13.95	-62.50	
Loans not held-for-sale	21,580,335	21,857,242	21,645,933	20,039,337	18,468,139	-1.27	29.82	
Real estate loans secured by 1–4 family	6,894,797	6,889,713	6,701,159	7,130,723	6,669,430	0.07	2.28	
Commercial real estate loans	6,466,240	6,305,187	6,308,641	5,962,853	5,044,724	2.55	49.14	
Construction and land development	418,814	459,166	525,003	409,448	391,090	-8.79	-2.32	
Multifamily	1,138,232	1,090,249	970,881	1,001,097	908,046	4.40	33.16	
Nonfarm nonresidential	4,909,194	4,755,772	4,812,757	4,552,308	3,745,588	3.23	60.84	
Real estate loans secured by farmland	0	43	41	49	56	-100.00	-100.00	
Total investment securities	9,398,308	9,027,651	8,894,964	8,219,751	7,224,150	4.11	33.07	
U.S. Treasury securities	0	0	0	0	7,550		-100.00	
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0			
Municipal securities	707,552	750,847	739,507	740,431	715,041	-5.77	15.86	
Mortgage-backed securities	8,650,229	8,179,990	8,065,954	7,364,875	6,338,209	5.75	48.40	
Asset-backed securities	24,967	84,361	76,383	92,205	112,771	-70.40	-94.84	
Other debt securities	14,237	12,453	13,120	22,240	50,579	14.33	-89.64	
Mutual funds and equity securities	1,323	0	0	0	0			
Available-for-sale securities	3,410,443	3,304,217	3,326,776	2,925,833	2,898,730	3.21	12.18	
U.S. Treasury securities	0	0	0	0	7,550		-100.00	
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0			
Municipal securities	0	0	0	0	0			
Mortgage-backed securities	3,371,239	3,207,403	3,237,273	2,811,388	2,727,830	5.11	39.45	
Asset-backed securities	24,967	84,361	76,383	92,205	112,771	-70.40	-94.84	
Other debt securities	14,237	12,453	13,120	22,240	50,579	14.33	-89.64	
Mutual funds and equity securities	0	0	0	0	0			
Held-to-maturity securities appreciation (depreciation)	152,898	282,982	267,176	86,735	-116,299	-45.97	74.52	
Available-for-sale securities appreciation (depreciation)	44,717	103,139	92,526	24,419	-95,886	-56.64	108.95	
Structured notes, fair value	0	0	0	0	0			
Pledged securities	4,867,662	4,007,210	3,911,820	2,725,430	2,241,605	21.47	78.07	

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	7,190,794	6,170,846	6,265,706	4,545,217	4,253,820	16.53	79.24
NOW, ATS and transaction accounts	782,804	663,453	750,038	614,783	449,959	17.99	317.64
Time deposits less brokered deposits < \$250K	1,397,380	1,260,209	1,176,533	1,738,886	1,566,762	10.88	
MMDA and other savings accounts	20,168,358	17,521,035	17,836,595	15,062,346	13,959,872	15.11	55.38
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	29,539,336	25,615,543	26,028,872	21,961,232	20,230,413	15.32	67.06
Time deposits of \$250K or more	258,498	483,180	454,543	611,335	555,949	-46.50	
Foreign deposits	151,276	114,913	156,320	118,672	219,925	31.64	423.50
Federal funds purchased and repos	655,871	1,301,821	995,354	1,040,431	581,874	-49.62	-18.09
Secured federal funds purchased	0	0	0	0	0	0	
Commercial paper	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less	11	175,077	25,000	1,691,047	1,403,026	-99.99	-100.00
Other borrowings w/remaining maturity over 1 year	601,629	751,425	600,127	897,027	573,092	-19.93	-30.16
Brokered deposits < \$250K	77,220	712,138	700,421	635,871	855,224	-89.16	
Noncore funding	1,744,505	3,538,554	2,931,765	4,994,383	4,189,090	-50.70	-65.52
Trading liabilities	10,172	773	347	3,900	36,979	1215.91	2050.53
Subordinated notes and debentures + trust preferred securities	77,320	77,320	77,320	77,320	77,320	0.00	0.00
Other liabilities	616,736	596,737	366,924	178,956	210,212	3.35	97.30
Total liabilities	31,988,069	29,828,927	29,405,228	27,215,791	24,744,014	7.24	38.28
Equity Capital							
Perpetual preferred stock (including surplus)	145,037	145,037	145,037	145,037	145,037	0.00	18.19
Common stock	937	937	937	937	937	0.00	0.00
Common surplus	1,104,885	1,106,473	1,109,532	1,113,250	1,114,394	-0.14	-1.82
Retained earnings	2,260,560	2,055,620	2,077,522	2,061,352	1,828,303	9.97	62.34
Accumulated other comprehensive income	1,508	52,037	42,256	-36,072	-130,652	-97.10	
Other equity capital components	-126,738	-140,414	-140,659	-76,734	-71,504		
Total holding company equity capital	3,386,189	3,219,690	3,234,625	3,207,770	2,886,515	5.17	34.82
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	3,386,189	3,219,690	3,234,625	3,207,770	2,886,515	5.17	34.82
Total liabilities and capital	35,374,258	33,048,617	32,639,853	30,423,561	27,630,529	7.04	37.94
Memoranda							
Non-interest-bearing deposits	7,190,794	6,170,849	6,265,709	4,545,232	4,253,835	16.53	79.24
Interest-bearing deposits	22,835,536	20,754,925	21,074,447	18,781,878	17,607,676	10.02	50.30
Total deposits	30,026,330	26,925,774	27,340,156	23,327,110	21,861,511	11.52	56.35
Long-term debt that reprices within 1 year	0	150,000	150,000	150,000	150,000	-100.00	-100.00
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	3,234,625	3,207,770	3,207,770	2,886,515	2,701,958		
Accounting restatements	0	-51,213	-51,213	-513	-1,373		
Net income	297,826	160,577	220,621	382,723	360,418		
Net sale of new perpetual preferred stock	0	0	0	0	-19		
Net sale of new common stock	13,545	9,474	12,419	13,245	13,785		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	4,271	79,931	80,061	19,619	25,937		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	114,788	115,096	153,239	149,161	123,295		
Change in other comprehensive income	-40,748	88,109	78,328	94,580	-39,121		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	99		
Holding company equity capital, ending balance	3,386,189	3,219,690	3,234,625	3,207,770	2,886,515		

Percent Composition of Assets

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	37.77	36.06	50	39.93	36.66	50	39.86	36.22	50	43.04	37.78	53	42.40	37.19	51
Commercial and industrial loans	19.89	11.11	88	22.41	14.40	84	22.85	13.52	90	19.57	12.02	82	21.10	12.85	82
Loans to individuals	0.27	3.60	20	0.54	3.57	30	0.48	3.40	26	0.72	4.20	29	0.82	4.31	30
Loans to depository institutions and acceptances of other banks	0	0.02	32	0	0.03	30	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans.....	0	0.21	11	0	0.20	11	0	0.19	11	0	0.24	11	0	0.30	12
Other loans and leases.....	3.14	4.26	52	3.35	4.66	51	3.18	4.63	51	2.66	5.01	38	2.56	5	35
Net loans and leases.....	60.19	58.81	53	65.11	63	45	65.26	61.58	55	65.30	63.77	41	66.11	63.98	43
Debt securities over 1 year.....	25.29	18.32	72	25.95	14.80	90	25.52	15.55	89	25.53	14.60	89	25.08	14.63	89
Mutual funds and equity securities	0	0.05	36	0	0.06	13	0	0.05	13	0	0.06	13	0	0.06	12
Subtotal	85.48	78.17	78	91.06	79.07	95	90.78	78.16	96	90.83	79.65	96	91.19	79.97	95
Interest-bearing bank balances	7.02	9.37	36	0.35	6.40	2	0.40	7.51	2	0.41	3.06	11	0.72	3.04	21
Federal funds sold and reverse repos	0	0.53	59	0	0.80	59	0	0.82	56	0	1.57	56	0	1.66	50
Debt securities 1 year or less	1.28	1.51	57	1.36	1.85	48	1.73	1.68	62	1.49	1.91	56	1.06	1.96	44
Trading assets	0.49	0.58	69	1.03	1.04	73	0.89	1.01	72	0.44	1.19	67	0.13	1.33	52
Total earning assets.....	94.27	91.57	80	93.81	90.87	80	93.81	91.05	79	93.16	89.53	84	93.11	89.74	82
Non-interest cash and due from depository institutions.....	0.34	0.99	6	0.38	1.03	7	0.41	1.07	6	0.44	1.14	8	0.47	1.21	10
Other real estate owned.....	0.01	0.01	46	0.01	0.03	48	0.01	0.02	34	0.02	0.03	50	0.02	0.04	47
All other assets.....	5.40	7.39	26	5.81	8.03	24	5.79	7.82	27	6.40	9.27	19	6.42	8.98	25
Memoranda															
Short-term investments	8.30	12.31	34	1.72	10.21	6	2.13	11.17	7	1.90	7.63	23	1.79	7.80	23
U.S. Treasury securities.....	0	1.18	12	0	0.91	15	0	0.84	17	0	1.03	11	0.03	1.04	41
US agency securities (excluding mortgage-backed securities)	0	0.75	11	0	0.59	10	0	0.63	11	0	0.54	13	0	0.69	10
Municipal securities	2	1.70	61	2.27	1.60	69	2.27	1.69	67	2.43	1.34	73	2.59	1.62	71
Mortgage-backed securities	24.45	13.46	86	24.75	11.20	93	24.71	11.75	93	24.21	11.44	94	22.94	11.13	94
Asset-backed securities	0.07	0.47	58	0.26	0.31	70	0.23	0.32	70	0.30	0.28	72	0.41	0.33	74
Other debt securities	0.04	0.51	37	0.04	0.40	41	0.04	0.42	42	0.07	0.39	48	0.18	0.41	59
Loans held-for-sale.....	0.07	0.50	33	0.09	0.52	29	0.04	0.52	24	0.12	0.39	41	0.04	0.30	33
Loans held for investment	61.01	58.34	57	66.14	63.22	48	66.32	61.72	60	65.87	63.50	43	66.84	63.93	45
Real estate loans secured by 1–4 family	19.49	11.57	84	20.85	12.28	87	20.53	11.91	88	23.44	13.29	86	24.14	13.46	88
Revolving	3.20	1.44	84	3.91	1.72	90	3.82	1.66	90	4.58	2.07	88	5.34	2.27	89
Closed-end, secured by first liens	15.67	9.73	81	16.06	10.10	80	15.87	9.81	82	17.78	10.69	80	17.42	10.57	84
Closed-end, secured by junior liens	0.62	0.19	88	0.88	0.24	90	0.84	0.22	90	1.08	0.28	92	1.37	0.31	93
Commercial real estate loans	18.28	22.35	38	19.08	22.30	40	19.33	22.22	39	19.60	22.23	44	18.26	21.58	43
Construction and land development	1.18	3.40	24	1.39	3.47	29	1.61	3.40	30	1.35	3.44	31	1.42	3.51	31
Multifamily	3.22	3.32	60	3.30	3.10	61	2.97	3.12	57	3.29	3.01	64	3.29	2.72	68
Nonfarm nonresidential	13.88	14.65	46	14.39	14.72	46	14.75	14.72	48	14.96	14.69	52	13.56	14.44	47
Real estate loans secured by farmland.....	0	0.35	8	0	0.33	18	0	0.33	17	0	0.36	19	0	0.41	20

Loan Mix and Analysis of Concentrations of Credit

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	61.84	60.51	45	60.29	56.15	49	60.06	57.15	46	65.22	57.46	51	63.39	56.49	48
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	31.91	20	84	31.48	19.51	87	30.94	19.43	85	35.52	20.75	89	36.09	21.10	91
Real estate loans secured by 1–4 family.....	5.24	2.47	87	5.91	2.66	90	5.75	2.64	89	6.94	3.15	90	7.99	3.50	92
Revolving	26.67	17.35	78	25.57	16.64	80	25.19	16.59	81	28.58	17.39	85	28.10	17.39	87
Closed-end.....	29.93	37.13	36	28.81	33.63	38	29.13	34.63	37	29.70	33.52	43	27.30	32.14	42
Construction and land development.....	1.94	5.69	20	2.10	5.18	27	2.42	5.26	28	2.04	5.09	28	2.12	5.20	27
1–4 family.....	0.44	1.19	43	0.29	0.94	33	0.32	0.93	35	0.27	0.94	34	0.41	1.02	40
Other.....	1.49	4.46	19	1.80	4.09	29	2.10	4.19	30	1.77	4.02	28	1.71	4.05	25
Multifamily.....	5.27	5.41	61	4.98	4.78	58	4.48	4.96	53	4.99	4.69	62	4.91	4.10	68
Nonfarm nonresidential	22.72	24.45	45	21.73	22.19	45	22.22	22.93	45	22.68	22.15	50	20.27	21.40	46
Owner-occupied.....	6.15	8.31	36	5.95	7.46	38	6.13	7.68	39	5.97	7.72	40	6.31	8.03	42
Other.....	16.57	15.83	55	15.78	14.52	55	16.09	14.95	55	16.70	14.34	60	13.96	13.38	51
Real estate loans secured by farmland.....	0	0.61	8	0	0.52	18	0	0.54	17	0	0.55	19	0	0.63	20
Loans to depository institutions and acceptances of other banks.....	0	0.03	32	0	0.06	30	0	0.06	31	0	0.11	29	0	0.12	28
Commercial and industrial loans	32.57	19.45	84	33.84	22.98	83	34.43	22.17	85	29.66	19.53	81	31.55	20.32	83
Loans to individuals	0.45	6.58	18	0.81	6.23	27	0.72	6.13	24	1.09	7.13	26	1.23	7.36	28
Credit card loans	0	0.51	22	0	0.63	22	0	0.65	22	0	0.81	21	0	1.02	20
Agricultural loans.....	0	0.38	11	0	0.31	11	0	0.32	11	0	0.37	11	0	0.46	12
Other loans and leases.....	5.14	8.42	49	5.06	9.11	45	4.79	9.09	44	4.03	9.85	36	3.83	9.66	34
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	427.37	383.43	55	446.17	387.92	56	437.61	381.27	54	456.15	391.26	56	443.32	379.80	55
Real estate loans secured by 1–4 family.....	220.54	124.74	85	232.97	130.23	87	225.41	125.03	88	248.41	138.18	87	252.40	137.84	89
Revolving	36.24	15.53	87	43.73	18.32	91	41.89	17.42	92	48.53	21.26	88	55.86	23.33	90
Closed-end.....	184.30	107.54	84	189.24	110.40	84	183.52	106.14	85	199.89	115.20	85	196.54	112.79	85
Commercial real estate loans	206.83	238.58	37	213.20	237.16	41	212.20	234.65	41	207.73	229.44	43	190.92	219.72	43
Construction and land development.....	13.40	36.07	25	15.53	36.48	30	17.66	35.62	32	14.26	34.95	33	14.80	35.36	31
1–4 family.....	3.07	7.44	45	2.17	6.64	37	2.36	6.34	39	1.88	6.61	38	2.87	7.04	40
Other.....	10.33	28.34	25	13.36	28.60	32	15.30	28.16	33	12.38	27.32	30	11.94	27.26	32
Multifamily.....	36.41	35.29	65	36.87	32.93	65	32.66	32.74	63	34.88	31.04	67	34.36	27.85	72
Nonfarm nonresidential	157.03	156.30	48	160.81	156.60	50	161.89	155.06	52	158.59	152.10	50	141.75	147.22	49
Owner-occupied.....	42.49	52.63	42	44.04	52.43	44	44.67	52.37	46	41.76	53.07	43	44.12	54.89	45
Other.....	114.53	100.99	57	116.77	101.87	57	117.22	100.54	58	116.83	97.41	60	97.63	91.80	55
Real estate loans secured by farmland.....	0	3.67	7	0	3.43	17	0	3.44	17	0	3.60	18	0	4.02	19
Loans to depository institutions and acceptances of other banks.....	0	0.20	32	0	0.31	30	0	0.28	31	0	0.44	29	0	0.54	28
Commercial and industrial loans	225.09	116.17	90	250.47	150.16	88	250.86	139.91	92	207.41	122.02	84	220.63	128.82	83
Loans to individuals	3.08	36.56	21	6	36.83	29	5.23	37.47	28	7.65	43.51	29	8.61	42.67	30
Credit card loans	0	2.58	22	0	3.28	22	0	3.30	22	0	4.34	21	0	5.31	20
Agricultural loans.....	0	2.03	11	0	1.99	11	0	1.88	11	0	2.18	11	0	2.72	12
Other loans and leases.....	35.53	47.63	53	37.41	49.92	50	34.88	49.54	50	28.17	52.44	35	26.81	51.79	33
Supplemental															
Non-owner occupied CRE loans / Gross loans	24.77	29.25	41	23.30	26.62	41	23.37	27.32	40	23.94	26.45	45	21.12	24.79	44
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	171.16	187.63	45	172.43	186.45	46	170.29	183.76	46	167.45	178.57	45	147.70	167.93	46
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	213.66	244.92	39	216.46	243.47	41	214.96	240.85	41	209.22	236.10	41	191.82	225.98	44

Liquidity and Funding

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	8.30	12.31	34	1.72	10.21	6	2.13	11.17	7	1.90	7.63	23	1.79	7.80	23
Liquid assets	29.63	29.12	50	24.45	24.65	57	24.19	26.22	51	23.23	22.44	63	24.29	22.72	68
Investment securities	26.57	20.37	69	27.32	17.19	87	27.25	17.85	84	27.02	16.99	88	26.15	17.27	85
Net loans and leases	60.19	58.81	53	65.11	63	45	65.26	61.58	55	65.30	63.77	41	66.11	63.98	43
Net loans, leases and standby letters of credit	60.81	59.61	54	65.73	63.89	46	65.89	62.48	56	65.92	64.84	40	66.80	65.07	39
Core deposits	83.51	75.52	84	77.51	69.20	67	79.75	70.67	76	72.18	63.09	66	73.22	62.13	68
Noncore funding	4.93	10.15	33	10.71	15.53	46	8.98	14.13	41	16.42	19.36	53	15.16	21.34	42
Time deposits of \$250K or more	0.73	1.67	26	1.46	2.35	36	1.39	2.11	39	2.01	2.94	38	2.01	2.89	36
Foreign deposits	0.43	0.33	84	0.35	0.36	83	0.48	0.36	82	0.39	0.43	82	0.80	0.47	84
Federal funds purchased and repos	1.85	1.19	77	3.94	1.44	83	3.05	1.47	80	3.42	1.94	76	2.11	1.97	68
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	1.85	0.54	84	3.94	0.59	94	3.05	0.54	89	3.42	0.48	90	2.10	0.54	81
Commercial paper	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0	0.88	25	0.53	1.75	37	0.08	1.24	30	5.56	3.01	80	5.08	3.67	71
Earning assets that reprice within 1 year	27.05	38.80	21	23.96	38.76	16	22.99	39.38	13	43.16	39.29	62	44.66	40.29	66
Interest-bearing liabilities that reprice within 1 year	4.55	6.64	43	6.88	8.86	48	6.66	8.20	51	8.62	10.19	48	8.62	10.01	52
Long-term debt that reprices within 1 year	0	0.27	31	0.45	0.52	72	0.46	0.47	75	0.49	0.96	64	0.54	1.34	60
Net assets that reprice within 1 year	22.50	30.83	29	16.62	27.76	22	15.87	29.11	22	34.04	26.63	69	35.49	27.38	68
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-3.94	-3.31	47	9.87	6.19	65	7.55	3.20	67	15.98	14.45	57	14.66	16.62	50
Net short-term noncore funding dependence	-6.02	-9.17	54	7.29	-2.71	81	5.42	-4.76	84	12.50	3.38	76	11.97	4.66	73
Short-term investment / Short-term noncore funding	263.39	304.29	58	20.58	149.65	7	30.24	184.19	11	14.30	77.77	17	14.05	66.46	17
Liquid assets - short-term noncore funding / Nonliquid assets	37.63	36.72	55	21.31	24.47	58	22.62	28.18	49	13	16.97	50	15.31	16.04	60
Net loans and leases / Total deposits	70.91	73.05	46	79.91	82.06	40	77.91	79.43	44	85.16	90.31	34	83.56	90.08	29
Net loans and leases / Core deposits	72.07	78.83	40	84	92.26	33	81.83	88.34	40	90.46	103.93	31	90.30	105	28
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	5.32	0.50	98	10.62	1.73	97	9.94	1.57	98	3.26	0.72	94	-4.79	-0.82	5
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	1.56	1.06	68	3.87	4.54	53	3.44	4.31	46	0.92	1.36	43	-3.95	-1.98	4
Structured notes appreciation (depreciation) / Tier 1 capital	0			0			0.02			0			-0.05		
Percent of Investment Securities															
Held-to-maturity securities	63.70	13.65	94	63.40	11.41	97	62.60	11.38	96	64.40	12.67	98	59.87	16.19	96
Available-for-sale securities	36.29	84.59	5	36.60	86.72	2	37.40	87.23	4	35.60	85.40	1	40.13	81.88	3
U.S. Treasury securities	0	6.01	12	0	5.26	15	0	4.72	16	0	6.15	11	0.10	6.99	38
US agency securities (excluding mortgage-backed securities)	0	4.24	11	0	3.94	10	0	4.01	10	0	3.49	13	0	4.02	9
Municipal securities	7.53	8.38	62	8.32	9.87	58	8.31	9.83	57	9.01	7.75	64	9.90	9.16	56
Mortgage-backed securities	92.04	66.09	89	90.61	66.61	83	90.68	66.64	82	89.60	67.43	82	87.74	65.45	83
Asset-backed securities	0.27	2.45	57	0.93	1.91	66	0.86	1.91	66	1.12	1.66	68	1.56	2.05	71
Other debt securities	0.15	3.01	33	0.14	2.93	35	0.15	3.01	36	0.27	2.94	42	0.70	2.79	50
Mutual funds and equity securities	0.01	0.29	36	0	0.38	13	0	0.35	13	0	0.40	13	0	0.42	11
Debt securities 1 year or less	4.81	8.18	45	5	11.25	28	6.35	10.55	40	5.51	11.86	35	4.07	11.91	27
Debt securities 1 to 5 years	41.99	17.39	88	7.60	17.70	34	6.41	17.03	34	10.09	17.94	46	14.11	19.18	47
Debt securities over 5 years	53.19	72.07	19	87.41	68.10	75	87.24	69.86	71	84.40	66.02	72	81.81	64.73	71
Pledged securities	51.79	33.37	75	44.39	37.16	60	43.98	35.67	61	33.16	30.57	56	31.03	33.30	50
Structured notes, fair value	0	0.06	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	416.82	64.27	94	-9.84	124.80	8	20.64	183.32	20	16.94	26.69	52	-1.92	6.77	42
Investment securities	4.11	32.48	18	10.72	20.30	36	8.21	23.62	29	13.78	11.75	67	1.39	9.42	40
Core deposits	15.32	16.96	51	17.50	26	23	18.52	26.88	22	8.56	11.23	52	3.16	7.29	42
Noncore funding	-50.70	-21.64	11	-25.34	-6.57	25	-41.30	-12.18	16	19.22	6.59	78	8.61	10.67	54

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			6,517,840	6,162,658	5,840,585
Commit: Secured commercial real estate loans	830,026	740,093	697,909	799,331	831,997
Commit: Unsecured real estate loans	65,317	106,464	116,542	29,263	32,662
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	220,895	204,981	207,201	188,103	189,040
Standby letters of credit	49,783	26,270	30,522	29,180	21,181
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	355,096	317,800	338,911	223,360	96,296
Credit derivatives - notional amount (holding company as guarantor)	82,835	95,422	80,486	65,709	64,974
Credit derivative contracts w/ purchased credit protection-investment grade..	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade..	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	57,000	17,000
Written options contracts (interest rate)	724,880	751,155	755,872	713,312	619,702
Purchased options contracts (interest rate).....	1,693,509	1,784,716	1,713,092	1,828,122	749,364
Interest rate swaps.....	7,407,644	7,903,734	7,488,595	7,978,416	7,055,787
Futures and forward foreign exchange	33,552	49,095	50,028	62,694	64,702
Written options contracts (foreign exchange).....	0	0	0	0	0
Purchased options contracts (foreign exchange).....	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other).....	0	0	0	0	0
Purchased options contracts (commodity and other).....	0	0	0	0	0
Commodity and other swaps	60	60	60	60	60

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)						19.97	22.01	51	20.26	23.52	49	21.14	24.05	52	
Standby letters of credit	0.62	0.66	61	0.62	0.72	58	0.63	0.71	60	0.62	0.84	53	0.68	0.92	49
Commercial and similar letters of credit	0.14	0.02	93	0.08	0.02	89	0.09	0.02	90	0.10	0.02	92	0.08	0.02	84
Securities lent	0	0.10	42	0	0.23	40	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	1	0.24	87	0.96	0.39	85	1.04	0.35	85	0.73	0.42	76	0.35	0.52	75
Credit derivatives - notional amount (holding company as beneficiary)	0.23	0.18	72	0.29	0.33	72	0.25	0.30	71	0.22	0.52	72	0.24	0.75	78
Credit derivative contracts w/ purchased credit protection-investment grade..	0	0.18	35	0	0.24	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade..	0	0.13	35	0	0.35	33	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts	27.87	47.31	64	31.74	51.49	65	30.66	48.62	65	34.97	68.47	62	30.79	65.81	64
Interest rate contracts	27.78	35.15	67	31.59	36.10	68	30.51	34.36	68	34.77	47.31	65	30.55	43.84	68
Interest rate futures and forward contracts	0	4.39	13	0	8.89	13	0	6.21	12	0.19	10.67	35	0.06	11.40	33
Written options contracts (interest rate)	2.05	1.69	75	2.27	2.33	68	2.32	2.18	71	2.34	2.47	76	2.24	2.16	75
Purchased options contracts (interest rate).....	4.79	1.29	88	5.40	1.45	88	5.25	1.46	89	6.01	2.65	83	2.71	2.32	77
Interest rate swaps	20.94	20.27	63	23.92	20.71	68	22.94	20.83	65	26.22	28.86	71	25.54	26.74	75
Foreign exchange contracts	0.09	6.12	65	0.15	5.79	62	0.15	6.01	60	0.21	10.12	58	0.23	10.92	58
Futures and forward foreign exchange contracts	0.09	3.76	66	0.15	3.70	64	0.15	3.47	62	0.21	5.23	62	0.23	5.22	62
Written options contracts (foreign exchange).....	0	0.04	40	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange).....	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	0	0.76	39	0	0.73	39	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts.....	0	0.91	69	0	1.80	65	0	1.86	65	0	3.32	63	0	4.08	62
Commodity and other futures and forward contracts	0	0.07	43	0	0.13	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other).....	0	0.31	38	0	0.54	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other).....	0	0.21	39	0	0.38	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps	0	0.30	75	0	0.31	72	0	0.32	72	0	0.38	70	0	0.40	71
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)						30.44	42.82	45	32.05	45.53	45	32.36	44.93	47	

Derivative Instruments

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	9,859,645	10,488,760	10,007,647	10,639,604	8,506,615
Interest rate contracts	9,826,033	10,439,605	9,957,559	10,576,850	8,441,853
Foreign exchange contracts.....	33,552	49,095	50,028	62,694	64,702
Equity, commodity, and other contracts	60	60	60	60	60
Derivatives Position					
Futures and forwards	33,552	49,095	50,028	119,694	81,702
Written options	724,880	751,155	755,872	713,312	619,702
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	724,880	751,155	755,872	713,312	619,702
Purchased options	1,693,509	1,784,716	1,713,092	1,828,122	749,364
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	1,693,509	1,784,716	1,713,092	1,828,122	749,364
Swaps	7,407,704	7,903,794	7,488,655	7,978,476	7,055,847
Held for trading.....	8,828,274	9,197,321	8,939,868	9,022,415	8,144,277
Interest rate contracts	8,794,662	9,148,166	8,889,780	8,959,661	8,079,515
Foreign exchange contracts.....	33,552	49,095	50,028	62,694	64,702
Equity, commodity, and other contracts	60	60	60	60	60
Non-traded.....	1,031,371	1,291,439	1,067,779	1,617,189	362,338
Interest rate contracts	1,031,371	1,291,439	1,067,779	1,617,189	362,338
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	9,134,765	9,737,605	9,251,775	9,869,293	7,869,913
One year or less	1,013,430	826,731	753,737	665,392	712,129
Over 1 year to 5 years	4,416,615	4,974,429	4,573,969	5,079,608	3,688,966
Over 5 years	3,704,720	3,936,445	3,924,069	4,124,293	3,468,818
Gross negative fair value (absolute value)	17,634	17,616	12,227	10,480	38,930
Gross positive fair value.....	206,303	388,316	332,797	145,790	46,267
Held for trading.....	179,080	341,485	292,301	133,606	42,962
Non-traded.....	27,223	46,831	40,496	12,184	3,305
Current credit exposure on risk-based capital derivative contracts	201,259	379,310	330,454	140,465	44,342
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	99.66	94.10	41	99.53	94.62	44	99.50	94.10	46	99.41	93.44	49	99.24	92.91	52
Percent of Notional Amount															
Interest rate contracts	0.34	3.22	63	0.47	3.07	61	0.50	3.49	60	0.59	3.20	57	0.76	3.39	55
Foreign exchange contracts	0	1.21	68	0	1.18	65	0	1.17	64	0	1.64	62	0	1.93	61
Futures and forwards	0.34	12.59	23	0.47	14.59	19	0.50	14.05	20	1.12	13.49	23	0.96	12.78	23
Written options	7.35	7.18	63	7.16	8.60	58	7.55	8.18	59	6.70	5.91	66	7.28	6.60	64
Exchange-traded	0	0.11	42	0	0.15	41	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter	7.35	6.91	64	7.16	8.13	61	7.55	7.73	61	6.70	5.10	70	7.28	5.49	70
Purchased options	17.18	3.41	94	17.02	3.51	91	17.12	3.42	93	17.18	4.42	87	8.81	4.19	75
Exchange-traded	0	0.12	41	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter	17.18	3.01	94	17.02	2.98	93	17.12	2.86	94	17.18	3.35	91	8.81	3.20	80
Swaps	75.13	71.71	42	75.35	67.37	47	74.83	68.76	46	74.99	69.75	45	82.95	70.34	52
Held for trading	89.54	40.70	75	87.69	43.02	75	89.33	43.53	75	84.80	44.16	70	95.74	46.31	80
Interest rate contracts	89.20	34.66	85	87.22	36.62	86	88.83	36.62	87	84.21	37.24	82	94.98	38.40	93
Foreign exchange contracts	0.34	1.55	73	0.47	1.45	72	0.50	1.60	71	0.59	1.60	69	0.76	1.85	68
Equity, commodity, and other contracts	0	0.61	80	0	0.68	76	0	0.68	77	0	0.83	72	0	1.14	70
Non-traded	10.46	59.30	24	12.31	56.98	24	10.67	56.47	25	15.20	55.84	29	4.26	53.69	19
Interest rate contracts	10.46	56.22	25	12.31	54.32	26	10.67	53.82	25	15.20	52.22	29	4.26	50.60	23
Foreign exchange contracts	0	0.36	33	0	0.39	35	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts	0	0.11	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)	92.65	91.91	35	92.84	90.28	42	92.45	91.48	35	92.76	93.86	29	92.52	94.47	33
One year or less	10.28	27.90	36	7.88	31.66	27	7.53	32.05	28	6.25	32.17	25	8.37	32.51	29
Over 1 year to 5 years	44.79	29.78	71	47.43	27.15	81	45.70	27.06	78	47.74	30.45	75	43.37	31.16	70
Over 5 years	37.57	29.19	59	37.53	28.15	61	39.21	29.56	61	38.76	28.09	65	40.78	28.71	65
Gross negative fair value (absolute value)	0.18	1.18	12	0.17	1.65	12	0.12	1.55	7	0.10	0.83	8	0.46	0.72	31
Gross positive fair value	2.09	1.59	72	3.70	2.48	71	3.33	2.23	76	1.37	1.19	58	0.54	0.85	29
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.01	0.05	28	0.01	0.07	23	0	0.07	18	0	0.06	25	0.02	0.06	50
Gross positive fair value (X)	0.07	0.06	70	0.15	0.10	76	0.12	0.09	74	0.05	0.07	70	0.02	0.06	54
Held for trading (X)	0.06	0.05	75	0.13	0.07	79	0.11	0.07	77	0.05	0.06	75	0.02	0.05	66
Non-traded (X)	0.01	0.01	55	0.02	0.02	63	0.02	0.02	64	0	0.01	58	0	0.01	34
Current credit exposure (X)	0.07	0.05	76	0.14	0.07	82	0.12	0.06	82	0.05	0.05	72	0.02	0.04	62
Credit losses on derivative contracts	0	0	46	0	0	44	0	0	43	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	48	0	0	46	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.87	0.59	76	1.69	0.91	81	1.47	0.85	80	0.65	0.73	74	0.22	0.53	62

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	359,431	209,096	209,096	212,353	199,994
Gross losses	16,473	43,992	55,333	52,478	43,387
Write-downs, transfers to loans held-for-sale	4,261	13,856	14,544	244	251
Recoveries	11,399	8,298	10,252	11,421	13,746
Net losses	5,074	35,694	45,081	41,057	29,641
Provision for loan and lease losses	-39,435	138,841	137,848	37,800	42,000
Adjustments	0	57,568	57,568	0	0
Ending balance	314,922	369,811	359,431	209,096	212,353
Memo: Allocated transfer risk reserve (ATTRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.16	-0.12	36	0.58	0.66	43	0.43	0.51	38	0.13	0.15	53	0.15	0.14	65
Provision for loan and lease losses / Average loans and leases	-0.24	-0.21	38	0.87	1.06	45	0.64	0.82	40	0.20	0.24	50	0.23	0.24	66
Provision for loan and lease losses / Net loan and lease losses	-777.20	-65.12	8	388.98	587.54	48	305.78	487.86	44	92.07	130.58	19	141.70	134.68	68
Allowance for loan and lease losses / Total loans and leases not held for sale	1.46	1.32	67	1.69	1.58	68	1.66	1.58	64	1.04	0.83	75	1.15	0.90	78
Allowance for loan and lease losses / Total loans and leases	1.46	1.30	67	1.69	1.55	70	1.66	1.55	66	1.04	0.81	77	1.15	0.89	80
Allowance for loan and lease losses / Net loans and leases losses (X)	46.55	17.40	91	7.77	11.29	51	7.97	11.58	54	5.09	8.03	53	7.16	7.54	62
Allowance for loan and lease losses / Nonaccrual assets	309.80	330.05	60	227.33	301.93	50	213.98	299.17	42	138.15	218.72	39	137.21	214.03	38
ALLL / 90+ days past due + nonaccrual loans and leases	309.48	271.93	69	227.33	249.38	55	213.42	244.34	49	138.15	151.73	53	137.12	160.51	53
Gross loan and lease losses / Average loans and leases	0.10	0.20	34	0.28	0.35	51	0.26	0.34	51	0.27	0.28	57	0.24	0.30	52
Recoveries / Average loans and leases	0.07	0.08	52	0.05	0.07	45	0.05	0.07	38	0.06	0.08	46	0.08	0.09	48
Net losses / Average loans and leases	0.03	0.12	24	0.22	0.28	53	0.21	0.27	51	0.21	0.21	59	0.16	0.22	52
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.02	0	97	0.07	0	98	0.07	0	97	0	0	81	0	0	81
Recoveries / Prior year-end losses	20.60	25.09	52	15.81	24.77	34	19.54	33.98	27	26.32	36.22	41	30.60	41.30	43
Earnings coverage of net loan and lease losses (X)	69.44	26.30	83	9.63	20.97	45	9.27	22.91	41	12.77	24.40	47	16.32	21.75	55
Net Loan and Lease Losses By Type															
Real estate loans	0.01	0.02	61	0.01	0.04	40	0.01	0.04	36	0.04	0.01	76	0.05	0.02	77
Real estate loans secured by 1-4 family	-0.07	-0.01	10	0	0.01	48	-0.01	0.01	29	0.02	0.01	67	0.06	0.01	81
Revolving	0.01	-0.07	79	0.03	0.01	69	0.04	0.01	72	0	0.02	52	0.02	0.03	53
Closed-end	-0.09	-0.01	4	-0.01	0.01	34	-0.02	0	23	0.03	0	82	0.07	0.01	90
Commercial real estate loans	0.11	0.04	78	0.03	0.06	53	0.03	0.07	50	0.06	0.01	82	0.04	0.01	76
Construction and land development	-0.05	0.01	17	0	0	41	0	0	46	-0.03	-0.01	24	-0.01	-0.03	47
1-4 family	0	0	57	0	0	30	0	0	32	-0.02	0	6	0	-0.01	34
Other	-0.05	0.01	14	0	0	40	0	0	40	0	-0.01	39	-0.01	-0.02	42
Multifamily	0	0.01	26	0	0	31	0	0	32	0.09	0	95	0.21	0	98
Nonfarm nonresidential	0.14	0.05	81	0.04	0.08	50	0.04	0.11	48	0.06	0.02	77	0	0.02	44
Owner-occupied	0.11	0.01	95	0.04	0.02	79	0.03	0.02	74	0.06	0.01	90	0	0.01	50
Other	0.03	0.04	67	0	0.05	41	0.01	0.08	42	0	0.01	40	0	0.01	35
Real estate loans secured by farmland		-0.01		0	0.04	46	0	0.02	46	0	0.01	48	0	0	50
Commercial and industrial loans	0.01	0.19	24	0.53	0.46	62	0.50	0.47	62	0.47	0.37	70	0.24	0.31	53
Loans to individuals	4.18	0.72	97	3.14	1.25	86	3.79	1.13	92	3.73	1.17	93	3.95	1.16	93
Credit card loans		2.27			3.33			2.92			3.11			2.92	
Agricultural loans		0.02			0.11			0.19			0.08			0.15	
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	0	0.09	34	0.06	0.14	53	0.05	0.15	52	0	0.15	32	0.11	0.14	61

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2021		09/30/2020		12/31/2020		12/31/2019		12/31/2018	
30+ Days Past Due and Nonaccrual Assets										
30-89 days past due loans and leases.....		16,965		21,799		32,537		42,706		34,328
90+ days past due loans and leases		105		0		445		0		104
Nonaccrual loans and leases.....		101,654		162,676		167,971		151,359		154,767
Total past due and nonaccrual loans and leases.....		118,724		184,475		200,953		194,065		189,199
Restructured 30-89 days past due		1,469		1,764		4,000		5,558		4,943
Restructured 90+ days past due		0		0		0		0		0
Restructured nonaccrual		46,467		101,750		94,286		100,989		91,935
Total restructured loans and leases		47,936		103,514		98,286		106,547		96,878
30-89 days past due loans held for sale		0		0		0		0		0
90+ days past due loans held for sale		0		0		0		0		0
Nonaccrual loans held for sale		14,937		0		0		0		0
Total past due and nonaccrual loans held for sale.....		14,937		0		0		0		0
Restructured loans and leases in compliance		115,308		142,034		136,090		130,976		133,610
Other real estate owned.....		2,439		4,503		2,134		6,203		6,459
Other Assets										
30-89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual.....		0		0		0		0		0
Total other assets past due and nonaccrual.....		0		0		0		0		0
Percent of Loans and Leases										
30-89 days past due loans and leases.....	0.08	0.29	12	0.10	0.37	16	0.15	0.39	19	0.21
90+ days past due loans and leases	0	0.09	21	0	0.13	10	0	0.12	25	0
Nonaccrual loans and leases.....	0.47	0.54	48	0.74	0.66	64	0.78	0.66	65	0.75
90+ days past due and nonaccrual loans and leases.....	0.47	0.68	37	0.74	0.84	53	0.78	0.85	53	0.75
30-89 days past due restructured.....	0.01	0.01	69	0.01	0.01	68	0.02	0.01	77	0.03
90+ days past due restructured	0	0	30	0	0.01	28	0	0.01	29	0
Nonaccrual restructured.....	0.22	0.12	82	0.46	0.14	94	0.44	0.13	93	0.50
30-89 days past due loans held for sale	0	0	39	0	0	40	0	0	38	0
90+ days past due loans held for sale.....	0	0	42	0	0	40	0	0	41	0
Nonaccrual loans held for sale	0.07	0	96	0	0	38	0	0.01	38	0
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30-89 days past due assets	0.08	0.29	12	0.10	0.37	16	0.15	0.40	19	0.21
90+ days past due assets	0	0.09	19	0	0.13	9	0	0.12	24	0
Nonaccrual assets	0.47	0.55	48	0.74	0.67	64	0.78	0.67	65	0.75
30+ days past due and nonaccrual assets	0.55	1	21	0.84	1.25	33	0.93	1.29	37	0.97
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.29	0.40	41	0.49	0.52	52	0.52	0.52	57	0.50
90+ days past due and nonaccrual assets + other real estate owned	0.29	0.42	37	0.51	0.55	51	0.52	0.55	54	0.52
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:										
Total assets	0.62	0.48	72	0.94	0.61	82	0.95	0.60	85	0.97
Allowance for loan and lease losses	70.13	67.85	60	84.09	66.38	74	86.30	66.66	76	140.65
Equity capital + allowance for loan and lease losses	5.97	4.12	80	8.66	5.10	85	8.63	4.97	86	8.61
Tier 1 capital + allowance for loan and lease losses.....	6.92	4.89	77	10.25	6.26	85	10.18	6.05	87	10.25
Loans and leases + other real estate owned	1.02	0.82	68	1.42	0.98	77	1.43	0.97	80	1.46

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.08	0.25	23	0.13	0.35	26	0.16	0.39	24	0.22	0.38	32	0.25	0.42	29
	90+ days past due		0	0.12	15	0	0.17	15	0	0.16	14	0	0.16	13	0	0.22	12
	Nonaccrual.....		0.45	0.60	49	0.64	0.70	51	0.73	0.76	57	0.66	0.46	73	0.78	0.57	76
Commercial and industrial	30–89 days past due		0.08	0.24	28	0.05	0.24	18	0.12	0.23	43	0.14	0.31	31	0.04	0.30	13
	90+ days past due		0	0.02	43	0	0.03	18	0.01	0.03	47	0	0.05	14	0	0.05	30
	Nonaccrual.....		0.58	0.65	53	1.02	0.80	68	0.95	0.75	69	1.03	0.83	65	1.02	0.76	69
Individuals	30–89 days past due		0.86	0.60	74	0.92	0.74	72	0.95	0.83	65	2.31	0.83	90	1.20	0.84	73
	90+ days past due		0	0.08	18	0	0.11	17	0	0.14	19	0	0.17	16	0	0.16	15
	Nonaccrual.....		0.27	0.17	72	0.38	0.24	75	0.42	0.28	75	0.54	0.17	91	0.66	0.23	88
Depository institution loans	30–89 days past due			0.03			0.01			0			0			0	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0			0			0			0			0	
Agricultural	30–89 days past due			0.11			0.15			0.17			0.24			0.17	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.51			0.72			0.49			0.67			0.75	
Foreign governments	30–89 days past due			0			3.73			0			0.07			0.01	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.17			0.04			0.09			0.03			0.06	
Other loans and leases	30–89 days past due		0	0.11	15	0	0.14	19	0.09	0.18	57	0	0.20	30	0	0.17	12
	90+ days past due		0	0.01	33	0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual.....		0.10	0.13	68	0.17	0.19	67	0.21	0.15	71	0.38	0.13	84	0.35	0.14	83

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

Memoranda		09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
1–4 family	30–89 days past due	0.14	0.36	30	0.24	0.51	31	0.28	0.65	24	0.39	0.67	30	0.41	0.71	30
	90+ days past due	0	0.25	17	0	0.36	16	0	0.33	16	0	0.31	14	0	0.46	14
	Nonaccrual	0.62	0.76	46	1.09	0.91	68	1.08	0.89	68	1.04	0.73	76	1.25	0.86	75
Revolving	30–89 days past due	0.30	0.33	48	0.34	0.40	49	0.25	0.48	31	0.47	0.45	52	0.44	0.50	44
	90+ days past due	0	0.03	32	0	0.02	32	0	0.03	30	0	0.05	24	0	0.05	25
	Nonaccrual	0.68	1.05	54	0.78	1.28	51	0.74	1.13	50	0.69	1	55	0.60	1.17	48
Closed-end	30–89 days past due	0.11	0.36	32	0.21	0.52	30	0.29	0.65	25	0.37	0.70	28	0.41	0.75	31
	90+ days past due	0	0.27	18	0	0.41	17	0	0.38	17	0	0.35	16	0	0.53	16
Junior lien	Nonaccrual	0.61	0.71	47	1.16	0.89	75	1.16	0.87	75	1.12	0.70	81	1.43	0.84	80
	30–89 days past due	0.04	0.01	93	0.04	0.02	83	0.06	0.02	92	0.10	0.02	93	0.12	0.03	94
	90+ days past due	0	0	34	0	0	33	0	0	32	0	0	29	0	0	24
	Nonaccrual	0.20	0.04	96	0.30	0.05	95	0.29	0.04	96	0.29	0.04	95	0.38	0.06	96
Commercial real estate	30–89 days past due	0.01	0.16	14	0.01	0.21	12	0.03	0.26	19	0.02	0.18	16	0.03	0.17	13
	90+ days past due	0	0.01	26	0	0.02	25	0	0.02	23	0	0.03	19	0	0.03	20
	Nonaccrual	0.26	0.48	39	0.15	0.53	17	0.35	0.62	38	0.20	0.23	51	0.16	0.28	37
Construction and development	30–89 days past due	0	0.15	18	0	0.24	13	0	0.28	22	0	0.28	12	0	0.21	21
	90+ days past due	0	0.01	38	0	0.01	34	0	0.01	35	0	0.02	33	0	0.02	31
1–4 family	Nonaccrual	0	0.31	14	0.06	0.32	33	0.05	0.41	35	0.46	0.20	84	0.07	0.19	43
	30–89 days past due	0	0.03	31	0	0.03	29	0	0.03	28	0	0.06	25	0	0.06	25
	90+ days past due	0	0	45	0	0	41	0	0	42	0	0	41	0	0	43
Other	Nonaccrual	0	0.02	31	0.06	0.03	79	0.05	0.03	79	0.46	0.02	96	0.07	0.02	80
	30–89 days past due	0	0.10	21	0	0.17	16	0	0.22	27	0	0.20	15	0	0.13	28
	90+ days past due	0	0	40	0	0	39	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual	0	0.25	15	0	0.26	12	0	0.35	12	0	0.17	14	0	0.15	15
Multifamily	30–89 days past due	0	0.09	26	0.01	0.09	53	0.05	0.09	57	0.01	0.08	47	0.04	0.10	55
	90+ days past due	0	0	46	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0	0.13	21	0.08	0.09	61	0.09	0.11	61	0.38	0.05	95	0.52	0.08	97
Nonfarm non-residential	30–89 days past due	0.02	0.12	26	0	0.21	17	0.03	0.23	24	0.03	0.14	17	0.03	0.17	14
	90+ days past due	0	0.01	28	0	0.02	30	0	0.02	26	0	0.03	22	0	0.03	21
Owner Occupied	Nonaccrual	0.34	0.58	42	0.17	0.68	13	0.43	0.80	38	0.14	0.28	32	0.09	0.30	22
	30–89 days past due	0	0.04	21	0	0.07	22	0.03	0.07	40	0.03	0.07	30	0.03	0.09	24
	90+ days past due	0	0	35	0	0	34	0	0	33	0	0.01	26	0	0.01	25
Other	Nonaccrual	0.32	0.20	77	0.11	0.26	26	0.39	0.27	70	0.12	0.16	48	0.05	0.17	24
	30–89 days past due	0.01	0.07	44	0	0.13	12	0	0.14	26	0	0.07	9	0	0.07	17
	90+ days past due	0	0.01	34	0	0.01	33	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual	0.02	0.31	17	0.06	0.36	21	0.04	0.44	15	0.02	0.10	32	0.04	0.13	33
Farmland	30–89 days past due		0.13		0	0.24	26	0	0.11	30	0	0.23	23	0	0.25	23
	90+ days past due		0.01		0	0.01	44	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual		1.06		0	1.49	17	0	1.13	19	0	0.84	19	0	1.23	19
Credit card	30–89 days past due		0.79			0.92			0.95			1.19			1.22	
	90+ days past due		0.40			0.55			0.63			0.78			0.73	
	Nonaccrual		0.08			0.06			0.05			0.11			0.09	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018										
Common Equity Tier 1 Capital															
Common stock plus related surplus	979,084	966,995	969,810	1,037,453	1,043,827										
Retained earnings	2,323,962	2,132,690	2,152,214	2,061,352	1,828,303										
Accumulated other comprehensive income (AOCI)	1,508	52,037	42,256	-36,072	-130,652										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	3,304,554	3,151,722	3,164,280	3,062,733	2,741,478										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	573,257	580,096	578,892	582,443	587,151										
Accumulated other comprehensive income-related adjustments	1,508	52,037	42,257	-36,071	-130,651										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	2,729,789	2,519,589	2,543,131	2,516,361	2,284,978										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	2,729,789	2,519,589	2,543,131	2,516,361	2,284,978										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	145,037	145,037	145,037	145,037	145,037										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	145,037	145,037	145,037	145,037	145,037										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	145,037	145,037	145,037	145,037	145,037										
Tier 1 Capital															
Tier 2 Capital															
Tier 2 capital instruments and related surplus	77,320	77,320	77,320	77,320	77,320										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	248,034	280,565	280,164	211,463	214,859										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	325,354	357,885	357,484	288,783	292,179										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	325,354	357,885	357,484	288,783	292,179										
Exited advanced approach tier 2 capital															
Total capital	3,200,180	3,022,511	3,045,652	2,950,181	2,722,194										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	34,903,707	32,938,979	32,893,130	30,295,123	27,519,719										
Less: Deductions from common equity tier 1 capital	573,257	580,096	578,892	582,443	587,151										
Less: Other deductions	0	29,243	14,744	0	0										
Total assets for leverage ratio	34,330,450	32,329,640	32,299,494	29,712,680	26,932,568										
Total risk-weighted assets	23,201,511	22,436,687	22,411,371	21,771,978	19,977,145										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	11.77	12.59	41	11.23	12.26	32	11.35	12.35	36	11.56	12.11	45	11.44	12.09	47
Common equity tier 1 capital, column B	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	12.39	13.31	41	11.88	12.97	33	11.99	13.08	36	12.22	12.78	44	12.16	12.85	43
Tier 1 capital, column B	0	0.33	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	13.79	15.21	24	13.47	15.12	24	13.59	15.23	23	13.55	14.36	42	13.63	14.45	43
Total capital, column B	0	0.36	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	8.37	9.07	30	8.24	9.05	27	8.32	9.13	27	8.96	9.76	31	9.02	9.71	29
Supplementary leverage ratio, advanced approaches HCs		6.90		8.70			8.72				7.41			7.31	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change		
																1-Year	5-Year	
Insurance Activities																		
Total insurance underwriting assets			0			0			0			0				0		
Total property and casualty assets			0			0			0			0				0		
Reinsurance recoverables (P/C)			0			0			0			0				0		
Total life and health assets			0			0			0			0				0		
Reinsurance recoverables (L/H)			0			0			0			0				0		
Separate account assets (L/H)			0			0			0			0				0		
Total insurance underwriting equity			0			0			0			0				0		
Total property and casualty equity			0			0			0			0				0		
Total life and health equity			0			0			0			0				0		
Total insurance underwriting net income			0			0			0			0				0		
Total property and casualty			0			0			0			0				0		
Total life and health			0			0			0			0				0		
Claims and claims adjusted expense reserves (P/C)			0			0			0			0				0		
Unearned premiums (P/C)			0			0			0			0				0		
Policyholder benefit and contractholder funds (L/H)			0			0			0			0				0		
Separate account liabilities (L/H)			0			0			0			0				0		
Insurance activities revenue			74			153			195			224				224	-51.63	-57.47
Other insurance activities income			74			153			195			224				224	-51.63	-57.47
Insurance and reinsurance underwriting income			0			0			0			0				0		
Premiums			0			0			0			0				0		
Credit related insurance underwriting			0			0			0			0				0		
Other insurance underwriting			0			0			0			0				0		
Insurance benefits, losses, expenses			0			0			0			0				0		
Net assets of insurance underwriting subsidiaries			0			0			0			0				0		
Life insurance assets			572,367			561,021			564,196			550,652				543,615	2.02	11.32

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	53.46			54.17			53.67			51.47			56.12					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	46.54			45.83			46.33			48.53			43.88					
Separate account assets (L/H) / Total life assets	13.15			11.09			11.24			7.26			8.53					
Insurance activities revenue / Adjusted operating income	0.01	0.38	31	0.02	0.41	35	0.02	0.41	35	0.02	0.47	36	0.02	0.47	35			
Premium income / Insurance activities revenue	0	2.90	41	0	2.06	40	0	2.84	40	0	7.32	37	0	4.86	37			
Credit related premium income / Total premium income	31.14			40.11			38.23			34.91			44.54					
Other premium income / Total premium income	68.86			59.89			61.77			65.09			55.46					
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	43	0	0.03	44	0	0.08	39	0	0.08	42			
Insurance net income (P/C) / Equity (P/C)	28.21			10.18			15.59			19.86			15.64					
Insurance net income (L/H) / Equity (L/H)	5.51			5.32			3.62			5.13			1.99					
Insurance benefits, losses, expenses / Insurance premiums	-364.02			654.61			447.82			233.61			160.49					
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0			0.07			0.15			0.17					
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0.15			2.31					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	17.94	11.72	73	18.49	11.07	82	18.51	11.03	82	19.18	11.51	79	20.57	10.22	82			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.44	37	0	0.75	37	0	0.75	37	0	1.39	34	0	1.79	34			

Foreign Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020			12/31/2020			12/31/2019			12/31/2018		
Foreign Activities													
Total foreign loans and leases	0		15,382			15,335			17,407			13,526	
Real estate loans.....	0		0			0			0			0	
Commercial and industrial loans	0		15,382			15,335			17,407			13,526	
Loans to depository institutions and other banks acceptances	0		0			0			0			0	
Loans to foreign governments and institutions	0		0			0			0			0	
Loans to individuals	0		0			0			0			0	
Agricultural loans.....	0		0			0			0			0	
Other foreign loans.....	0		0			0			0			0	
Lease financing receivables.....	0		0			0			0			0	
Debt securities	0		0			0			0			0	
Interest-bearing bank balances	0		0			0			0			0	
Total selected foreign assets	0		15,382			15,335			17,407			13,526	
Total foreign deposits	151,276		114,913			156,320			118,672			219,925	
Interest-bearing deposits	151,276		114,913			156,320			118,672			219,925	
Non-interest-bearing deposits.....	0		0			0			0			0	
Analysis Ratios													
Yield: Foreign loans	0	0.63	34	0	0.88	31	0	0.87	31	0	1.25	31	0
Cost: Interest-bearing deposits.....	0.16	0.12	66	0.78	0.48	78	0.59	0.42	71	1.72	1.19	80	1.27
Net Losses as a Percent of Foreign Loans by Type													
Real estate loans		0.18			6.51			5.18			27.03		
Commercial and industrial loans		0.86			0.43			0.64			0.29		
Foreign governments and institutions		0			0			0			0		
Growth Rates													
Net loans and leases.....	-100	-0.16	2	-11.49	-0.58	34	-11.90	-2.40	32	28.69	22.48	77	-17.25
Total selected assets.....	-100	3.36	2	-11.49	2.65	31	-11.90	2.04	25	28.69	12.40	81	-17.25
Deposits	31.64	10.74	82	-31.47	-1.43	25	31.72	3.46	80	-46.04	10.36	6	172.32

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables		0	0	0	0	0	0	
Auto loans		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases		0	0	0	0	0	0	
Retained credit exposure		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables		0	0	0	0	0	0	
Auto loans		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance)		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities		0	0	0	0	0	0	0
1–4 family residential loans		0	0	0	0	0	0	0
Home equity lines		0	0	0	0	0	0	0
Credit card receivables		0	0	0	0	0	0	0
Auto loans		0	0	0	0	0	0	0
Commercial and Industrial loans		0	0	0	0	0	0	0
All other loans and leases		0	0	0	0	0	0	0
Asset-backed commercial paper conduits		0	0	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	0
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables								
Auto loans and other consumer loans								
Commercial and industrial loans								
All other loans and leases								

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018			
Percent of Total Securitization Activities by Type								
Retained credit exposure.....								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans.....								
Commercial and industrial loans								
All other loans and leases.....								
Unused commitments to provide liquidity (servicer advance).....								
Seller's interest carried as securities and loans								
Home equity lines								
Credit card receivables.....								
Commercial and industrial loans								
Percent of Tier 1 Capital								
Total retained credit exposure.....	0	0	0	0	0			
Total retained credit exposure and asset sale credit exposure	20.96	17.53	18.11	17.37	12.64			
30–89 Days Past Due Securitized Assets								
1–4 family residential loans	0	0	0	0	0			
Home equity lines	0	0	0	0	0			
Credit card receivables.....	0	0	0	0	0			
Auto loans	0	0	0	0	0			
Commercial and industrial loans	0	0	0	0	0			
All other loans and leases.....	0	0	0	0	0			
Total 30–89 days past due securitized assets.....	0	0	0	0	0			
90+ Days Past Due Securitized Assets								
1–4 family residential loans	0	0	0	0	0			
Home equity lines	0	0	0	0	0			
Credit card receivables.....	0	0	0	0	0			
Auto loans	0	0	0	0	0			
Commercial and industrial loans	0	0	0	0	0			
All other loans and leases.....	0	0	0	0	0			
Total 90+ days past due securitized assets	0	0	0	0	0			
Total past due securitized assets.....	0	0	0	0	0			
Net Losses on Securitized Assets								
1–4 family residential loans	0	0	0	0	0			
Home equity lines	0	0	0	0	0			
Credit card receivables.....	0	0	0	0	0			
Auto loans	0	0	0	0	0			
Commercial and industrial loans	0	0	0	0	0			
All other loans and leases.....	0	0	0	0	0			
Total net losses on securitized assets.....	0	0	0	0	0			

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		160,300	1,644	21,829	364,682	291,863	9650.61	39.01
Dividends		160,000	0	20,000	360,000	290,000		39.13
Interest		300	1,644	1,829	4,682	1,863	-81.75	-5.66
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		55	68	87	128	119	-19.12	-14.06
Dividends		55	68	87	128	119	-19.12	-14.06
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from subsidiary holding companies								
Dividends								
Interest								
Management and service fees								
Other income								
Total income from subsidiaries		160,355	1,712	21,916	364,810	291,982	9266.53	38.98
Securities gains (losses)		0	0	0	0	0		
Other operating income		8,367	3,580	6,815	6,045	6,455	133.72	1665.19
Total operating income		168,722	5,292	28,731	370,855	298,437	3088.25	48.72
Operating Expenses								
Personnel expenses		558	561	851	661	11,556	-0.53	-93.50
Interest expense		10,827	12,165	15,774	16,828	7,122	-11.00	102.71
Other expenses		28,720	13,831	18,586	19,101	11,554	107.65	317.62
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		40,105	26,557	35,211	36,590	30,232	51.01	92.84
Income (loss) before taxes		128,568	-21,265	-6,480	334,265	268,205		38.77
Applicable income taxes (credit)		-2,819	-3,276	-4,572	-4,670	-2,207		
Extraordinary items								
Income before undistributed income of subsidiaries		131,387	-17,989	-1,908	338,935	270,412		38.55
Equity in undistributed income of subsidiaries		166,439	178,566	222,529	43,788	90,006	-6.79	204.64
Bank subsidiaries		166,184	179,491	225,256	44,850	90,911	-7.41	200.34
Nonbank subsidiaries		255	-925	-2,727	-1,062	-905		
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		297,826	160,577	220,621	382,723	360,418	85.47	99.26
Memoranda								
Bank net income		326,184	179,491	245,256	404,850	380,911	81.73	91.50
Nonbank net income		310	-857	-2,640	-934	-786		
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2021	% of Total Assets	09/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		3,473,546	87.69	3,301,912	87.09	3,338,715	87.63	3,077,699	2,632,162	5.20	43.35
Common and preferred stock		3,473,546	87.69	3,301,912	87.09	3,338,715	87.63	3,077,699	2,632,162	5.20	43.35
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries		4,454	0.11	4,173	0.11	4,160	0.11	4,170	4,042	6.73	23.72
Common and preferred stock		4,454	0.11	4,173	0.11	4,160	0.11	4,170	4,042	6.73	23.72
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	
Securities		151,323	3.82	150,000	3.96	150,000	3.94	150,000	150,000	0.88	0.88
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		314,804	7.95	322,884	8.52	302,315	7.93	510,940	316,310	-2.50	120.79
Cash and due from unrelated depository institution		0	0	936	0.02	763	0.02	990	1,163	-100.00	-100.00
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0	0	
Intangible assets		0	0	0	0	0	0	0	0	0	
Other assets		16,971	0.43	11,363	0.30	14,010	0.37	15,583	12,935	49.35	-9.10
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		3,961,098	100.00	3,791,268	100.00	3,809,963	100.00	3,759,382	3,116,612	4.48	44.62
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year		486,794	12.29	491,526	12.96	490,343	12.87	463,044	148,701	-0.96	228.63
Subordinated notes and debentures		0	0	0	0	0	0	0	0	0	
Other liabilities		10,625	0.27	2,594	0.07	7,351	0.19	11,196	4,076	309.60	442.65
Balance due to subsidiaries and related institutions		77,490	1.96	77,457	2.04	77,644	2.04	77,372	77,320	0.04	0.22
Total liabilities		574,909	14.51	571,577	15.08	575,338	15.10	551,612	230,097	0.58	152.81
Equity Capital		3,386,189	85.49	3,219,691	84.92	3,234,625	84.90	3,207,770	2,886,515	5.17	34.82
Perpetual preferred stock (income surplus)		145,037	3.66	145,037	3.83	145,037	3.81	145,037	145,037	0.00	18.19
Common stock		937	0.02	937	0.02	937	0.02	937	937	0.00	0.00
Common surplus		1,104,885	27.89	1,106,474	29.18	1,109,532	29.12	1,113,250	1,114,394	-0.14	-1.82
Retained earnings		2,260,560	57.07	2,053,839	54.17	2,077,522	54.53	2,058,668	1,824,414	10.07	62.98
Accumulated other comprehensive income		1,508	0.04	53,818	1.42	42,256	1.11	-33,388	-126,763	-97.20	
Other equity capital components		-126,738	-3.20	-140,414	-3.70	-140,659	-3.69	-76,734	-71,504		
Total liabilities and equity capital		3,961,098	100.00	3,791,268	100.00	3,809,963	100.00	3,759,382	3,116,612	4.48	44.62
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries		77,320	1.95	77,320	2.04	77,320	2.03	77,320	77,320	0.00	0.00
Notes payable to subsidiaries that issued TPS		75,000	1.89	75,000	1.98	75,000	1.97	75,000	75,000	0.00	0.00
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct													
Profitability																
Net income / Average equity capital.....	11.98	12.52	50	6.84	6.29	53	6.99	7.29	43	12.48	9.68	80	12.96	10.40	80	
Bank net income / Average equity investment in banks	12.80	12.35	61	7.55	6.43	55	7.66	7.45	49	13.53	10.51	83	14.72	11.19	81	
Nonbank net income / Average equity investment in nonbanks	9.66	13.18	49	-27.41	8.01	2	-63.35	9.75	1	-22.67	7.89	3	-20.31	7.10	1	
Subsidiary HCs net income / Average equity investment in sub HCs.....	11.04				6.72			7.01			8.55			8.78		
Bank net income / Parent net income	109.52	96.45	87	111.78	87.60	80	111.17	88.16	82	105.78	82.22	71	105.69	82.56	70	
Nonbank net income / Parent net income	0.10	3.22	39		4.43			3.59			5.93			3.78		
Subsidiary holding companies' net income / Parent net income		66.57			81.94			68.34			74			72.48		
Leverage																
Total liabilities / Equity capital	16.98	16.51	69	17.75	20.37	64	17.79	20.06	67	17.20	20.43	65	7.97	20.88	35	
Total debt / Equity capital	14.38	11.37	72	15.27	14.74	67	15.16	14.41	68	14.44	14.31	69	5.15	14.69	44	
Total debt + notes payable to subs that issued TPS / Equity capital	16.59	13.41	72	17.60	17.04	67	17.48	16.67	69	16.77	16.36	68	7.75	17.10	38	
Total debt + Loans guaranteed for affiliate / Equity capital	14.38	11.46	72	15.27	15.02	67	15.16	14.68	68	14.44	14.56	68	5.15	15.14	44	
Total debt / Equity capital – excess over fair value	14.38	11.47	72	15.27	14.86	66	15.16	14.52	67	14.44	14.51	69	5.15	14.81	44	
Long-term debt / Equity capital	14.38	10.65	72	15.27	13.73	67	15.16	13.56	68	14.44	13.04	69	5.15	13.37	44	
Short-term debt / Equity capital	0	0.55	39	0	0.92	36	0	0.77	38	0	1.02	36	0	1.14	37	
Current portion of long-term debt / Equity capital	0	0.10	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39	
Excess cost over fair value / Equity capital	0	0.08	40	0	0.08	39	0	0.08	39	0	0.12	38	0	0.12	39	
Long-term debt / Consolidated long-term debt	71.70	40.69	75	59.31	32.61	78	72.38	34.67	82	47.52	28.44	68	22.86	28.63	46	
Double Leverage																
Equity investment in subs / Equity capital	102.71	103.15	51	102.68	103.27	52	103.35	102.81	57	96.08	103.22	12	91.33	103.10	8	
Total investment in subs / Equity capital.....	102.71	108.29	42	102.68	110.46	38	103.35	110.16	40	96.08	111.07	5	91.33	112.48	2	
Equity investment in subs / Equity cap, Qual TPS + other PS in T1																
Total investment in subs / Equity cap, Qual TPS + other PS in T1																
Double Leverage Payback																
Equity investment in subs – equity cap / Net income (X)	0.23	0.27	53	0.40	0.69	52	0.49	0.47	57	-0.33	0.36	15	-0.69	0.35	8	
Equity investment in subs – equity cap / Net income-div (X).....	0.38	0.85	34	1.42	2.31	51	1.61	1.82	59		1.22				1.22	
Coverage Analysis																
Operating income-tax + noncash / Operating expenses + dividends	111.56	152.56	37	7.01	128.63	3	18.67	136.59	2	202.97	177.68	66	203.72	162.34	73	
Cash from ops + noncash items + op expense / Op expense + dividend	112.30	155.61	38	22.97	142.45	5	34.51	147.24	3	216.84	190.27	69	212.54	174.91	70	
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	108.40	94.59	65	-32.13	140.42	3	-10.06	134.08	1	205.78	116.34	91	197.02	103.19	91	
Pretax operating income + interest expense / Interest expense	1,287.48	1,645.53	48	-74.80	1,826.91	3	58.92	2,016.32	6	2,086.36	1,968.54	71	3,865.87	2,898.75	80	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,115.71	1,896.20	47	-47.22	1,413.95	4	65.32	1,539.23	6	1,687.05	1,632.83	63	2,510.40	1,369.37	83	
Dividends + interest from subsidiaries / Interest expense + dividends	127.66	174.48	41	1.35	144.62	4	12.97	150.43	3	219.78	210.80	61	223.88	188.90	66	
Fees + other income from subsidiaries / Salary + other expenses.....	0	12.03	34	0	14.76	31	0	13.95	31	0	16.52	30	0	16.08	33	
Net income / Current part of long-term debt + preferred dividends (X).....	50.42	40.79	80	27.19	26.65	72	28.02	35.64	67	48.60	57.11	78	45.90	33.93	79	
Other Ratios																
Net assets that reprice within 1 year / Total assets	7.73	3.29	81	8.52	3.69	80	7.92	3.85	78	13.59	2.64	92	10.10	2.61	87	
Past Due and Nonaccrual as a Percent of Loans and Leases																
90+ days past due		0.60			0.12			0.10			0.04			0.24		
Nonaccrual.....		1.04			0.80			1.03			0.54			6.54		
Total		1.64			0.92			1.13			0.58			6.78		
Guaranteed Loans as a Percent of Equity Capital																
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	
To nonbank subsidiaries	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44	
To subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	
Total	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.25	44	
As a Percent of Consolidated Holding Company Assets																
Nonbank assets of nonbank subsidiaries.....	0.01	1.76	38	0.01	2.95	33	0.01	2.66	34	0.01	5.62	29	0.01	5.50	29	
Combined thrift assets (reported only by bank holding companies).....	0	0	50	0	0	50	0	0	49	0	0	50	0	0	50	
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.07	38	0	0.08	38	0	0.19	36	0	0.21	36	

Parent Company Analysis—Part 2

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	87.37	69.90	70		84.44			81.10		44.01	57.84	43	45.60	57.26	41
Dividends declared / Net income	38.54	27.22	74	71.68	49.77	78	69.46	42.29	87	38.97	33.08	60	34.21	27.33	64
Net income – dividends / Average equity.....	7.36	9.25	39	1.94	3.19	32	2.13	4.14	25	7.62	6.46	65	8.52	7.33	64
Percent of Dividends Paid															
Dividends from bank subsidiaries	139.39	160.45	51	0	130.19	9	13.05	132.17	18	241.35	178.13	69	235.21	157.73	71
Dividends from nonbank subsidiaries	0.05	6.19	46	0.06	3.74	55	0.06	3.41	50	0.09	7.53	40	0.10	7.13	48
Dividends from subsidiary holding companies.....	0	6.32	45	0	2.34	44	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries	139.44	213.42	39	0.06	167.02	7	13.11	174.85	7	241.44	260.40	57	235.30	215.26	62
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	49.05	43.30	54	0	61.85	6	8.15	60.28	10	88.92	66.55	74	76.13	60.71	69
Interest income from bank subsidiaries.....	0.09	0.11	77	0.92	0.48	79	0.75	0.36	80	1.16	0.54	79	0.49	0.52	71
Management and service fees from bank subsidiaries	0	0.87	38	0	1.79	36	0	1.47	37	0	1.55	36	0	1.88	36
Other income from bank subsidiaries.....	0	0	46	0	0	47	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries	49.14	48.70	50	0.92	71.13	8	8.90	62.88	10	90.08	69.36	67	76.62	63.43	64
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	17.74	66.90	35		52.29			56.39			82.95				51.40
Interest income from nonbank subsidiaries.....	0	2.38	31		4.57			7.38			20.25				18.56
Management and service fees from nonbank subsidiaries	0	0.66	39		0.93			0.86			1.92				2.96
Other income from nonbank subsidiaries.....	0	0.11	44		0.20			0.16			1.06				0.15
Operating income from nonbank subsidiaries	17.74	94.31	28		70.62			79.84			150.41				99.33
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		36.58			25.82			43.51			61.23				48.56
Interest income from subsidiary holding companies		5.06			9.87			8.40			6.54				3.95
Management and service fees from subsidiary holding companies.....		0.75			0.41			0.44			0.36				0.43
Other income from subsidiary holding companies.....		-0.41			0.01			0.01			0.29				0.01
Operating income from subsidiary holding companies.....		47.30			41.80			55.20			76.49				61.19
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	94.83	72.55	49	0	68	10	69.61	69.76	28	97.07	67.32	64	97.17	65.18	66
Interest income from bank subsidiaries.....	0.18	0.27	75	31.07	1.03	96	6.37	0.63	93	1.26	0.80	75	0.62	0.92	69
Management and service fees from bank subsidiaries	0	1.64	37	0	2.06	37	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	0	0.03	45	0	0.08	46	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries	95.01	82.68	39	31.07	80.80	20	75.98	82.20	24	98.34	78.80	54	97.80	74.20	49
Dividends from nonbank subsidiaries	0.03	3.56	46	1.28	2.36	70	0.30	1.95	63	0.03	2.65	41	0.04	2.57	48
Interest income from nonbank subsidiaries.....	0	0.20	36	0	0.90	35	0	0.73	36	0	1.19	30	0	2.32	29
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.03	42	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.02	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries	0.03	5.69	34	1.28	5.80	59	0.30	4.70	53	0.03	7.29	27	0.04	7.64	29
Dividends from subsidiary holding companies.....	0	2.13	45	0	1.41	44	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies	0	0.01	45	0	0.16	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	3.40	44	0	4.22	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		152.66			216.76			135.13			83.37				87.87
Loans and advances from subsidiaries / Total debt	15.88	28.03	52	15.73	27.05	52	15.77	27.08	52	16.70	28.33	51	52	26.53	73